DOCUMENT RESUME

ED 145 287 CG 011 728

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TITLE A Survey of Recent Articles on Work, Retirement and the Elderly.
INSTITUTION City Univ. of New York, N.Y. Center for Advanced Study in Education.
REPORT NO CASE-34-76
PUB DATE Aug 76
NOTE 56p.

EDRS PRICE MF-$0.83 HC-$3.50 Plus Postage.
DESCRIPTORS Employment Problems; Gerontology; Industrial Personnel; *International Studies; Jobs; *Labor Force Nonparticipants; *Older Adults; *Retirement; Social Science Research; State of the Art Reviews; *Work Attitudes

ABSTRACT

This paper is a collection of summaries of recent articles on attitudes towards work and retirement. It is divided into three sections on background, work and retirement. The section entitled "work" covers the following topics: (1) Status of Work and Retirement Around the World, (2) Characteristics and Capacity of Older Workers, (3) Meaning of Work to Older Workers, and (4) Possible Solutions to the Problem. The retirrent section covers the following: (1) Work and the Decision to Retire, (2) Retirement Preparation, and (3) Retirement Policies. (ST)

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A SURVEY OF RECENT ARTICLES ON WORK, RETIREMENT AND THE ELDERLY

Prepared by: Robert L. Plotz
(Under the direction of Neil McCluskey)

Report No.: CASE-34-76
August, 1976

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I. Background

II. Work

A. Status of Work and Retirement Around the World

B. Characteristics and Capacity of Older Workers

C. Meaning of Work to Older Workers

D. Possible Solutions to the Problem

III. Retirement

A. Work and the Decision to Retire

B. Retirement Preparation

C. Retirement Policies

Morse, N.C. and Weiss, R.S., The function and meaning of work and the job, American Sociological Review, 1955, 20, 191-198.

For most men the job serves functions other than earning a living; for instance, working gives the feeling of being tied to society. This attitude is consistent with the observation of dislocation and deprivation among the retired and unemployed. To the question in the present study if they would work even if they inherited enough to live comfortably without working, 80% of workers surveyed said they would still work, and 2/3 of these gave as reasons various positive feelings about work. Interestingly, 82% of those over 65 said they would keep working, but it should be noted that the survey sample included only employed men. About 42% had a general feeling that they would lose something general like self-respect if they didn't work, while 52% would miss more specific things like the particular job or the routine. There are occupational class differences. In the middle class, jobs impose responsibility for outcomes, so lack of work here would be a life less purposeful and challenging. In the working class, jobs concern activity and working with tools and machines, so life without work here becomes life without anything to do. In the present study, 50-60% of the middle class would work at the same job if they inherited the money, while in the working class only 16% of unskilled laborers would remain in the same job while 40% of tradesmen would. It seems that those with less prestigious jobs would most want to change.

Sheppard, H.L., The potential role of behavioral science in the solution of the "older worker problem," American Behavioral Scientist, 1970, 14, 71-80.

A re-examination of the use of older workers is needed as generations of older workers become better educated and the younger population becomes less willing to pay a lot to support the retired. The behavioral scientist should study the discouragement process in which the unemployed older worker is progressively demotivated to continue the search for a job until finally he drops out from the search and is no longer officially counted as unemployed. Two convenient explanations for this dropping out are low initial motivation and illness, but this is not necessarily actually so. In any case, two questions for examination include: What can be done to enhance the motivational level of these older unemployed (through, for existence, occupational training and retraining), and to what extent is "illness" an effect of job loss and discouragement and not just a cause of nonparticipation in the labor force.

Arvey, R.D. and Mussio, S.J., Test discrimination, job performance, and age, Industrial Gerontology, 1973, 16, 22-36.

Companies rely largely on psychological tests to select employees now. The results of the present study show that the young do better on many of these tests, and the old do better on some others; however, there is no difference between the age groups in job performance. This indicates that, if the tests are used for selection purposes without considering the applicant's age, unfair test discrimination may occur.

Belbin, R.M., New trends in retirement, Proceedings of the Royal Society of Medicine, 1973, 66, 813-815.

Retirement consists of two separate conditions, a financial entitlement and work disengagement. A consensus of studies shows that most pre-retirees favor a combination of part-work, part-retirement if they are given the choice. A study of the British census shows that those working after the normal pensionable age are mostly self-employed in relatively remunerative jobs who can afford to retire but choose not to and instead regulate their own work load. Retirees around the world have migrated since the beginning of the century to localities with mild or pleasant winter climates, but researchers have hardly studied this migration.

Belbin, R.M. and Clarke, S., International trends in employment among men over 65, Industrial Gerontology, 1971, 9, 18-23.

Denmark is the only Western country running slightly counter to the general trend of reduction of employment of men over 65. Agricultural countries tend to have a higher percentage of men over 65 employed.

Dooghe, G., Some sociographical aspects of the problems which concern ageing and aged workers in Belgium, in Elderly people living in Europe, Report of the European Social Research Committee, International Center for Social Gerontology, Paris, 1972.

The problem of the aged worker is now acute because of the demographic imbalance which exists. In Belgium between 1900 and 1969, workers 40-65 have risen from 35% of the work force to 47%. This increasingly important number of aged workers is threatened by social recession, and the rapid mechanization and unsatisfactory adaptation by older workers bring dissension by younger workers. However, while the number of workers 50-65 increased by 22% in Belgium between 1947 and 1961, the number over 65 dropped by 45%: Belgium has the lowest work force participation by workers over 65 of Western industrial nations. Older workers in intellectual or independent professions gain a spirit of satisfaction from work, so a large number continue to work, but others may retire by 65 because of mandatory retirement, the physical or monotonous nature of work, or the role of the subordinate worker. Mechanized production with its declining need for physical effort offers aged workers more work possibilities than before.

Engelen-Kefer, U., Managing the older worker out of the labor market: The West German experience, Industrial Gerontology, 1973, 16, 37-50.

In West Germany in 1970, workers over 45 comprised a third of the labor force, but the unemployment rate was highest for older workers, especially those over 55. Among the German employment difficulties for older workers are personal deficiencies like poor health, occupational qualifications, lack of motivation, and social security payments. Several laws and public policy measures designed to remedy the situation have not been completely successful. The labor market adjustment law is supposed to provide more job opportunities and other legislation, and the employer subsidies program reimburses the employer with half of the wages if he employs additional disadvantaged older workers.

Jaffe, A.J., The retirement dilemma, Industrial Gerontology, 1972, 14, 1-88.

Retirement rates in recent decades have been responsive to events in the economy and do not reflect basic changes in the individual's viewpoint about work and retirement. In the 1940's, increases in employment opportunities let more men remain at work, but, beginning in the 1950's, the increased availability of pensions let more men retire. A rapid increase in price levels would act to keep men in the labor force.

Probably the majority of men retire involuntarily. Below 65, health is the major reason, while, at or above 65, "old age" is the reason commonly given. Better educated men and those in expanding occupations avoid retirement until later.

Retirement rates vary across industries. If there were more self-employed people, the retirement rate would be lower. If industry has a high ratio of men 45-54 compared to over 55, it normally has a high retirement rate. Industry with large increases in labor productivity with little or no increase in employment has a higher retirement rate since there is less demand for workers. Industry with a large proportion of manual workers is likely to have a higher retirement rate.

Income is drastically reduced after forced retirement. Reduction in income does not necessarily mean a curtailment in the desire to consume.

Older workers have been forced out of work in poor economies like that of 1972. Only if the economy improves at an unexpected rate will jobs for older workers open up.

The future older population, being better educated, will be more vociferous in claiming their rights to increased economic benefits.

Retirement is a contradiction of the work ethic. To enjoy retirement means to reject the work ethic. There is reason to believe that societies that value leisure greatly have trouble achieving large economic growth.

Liu, Y., Retirees and retirement programs in the People's Republic of China, Industrial Gerontology, 1974, 1, 72-81

Men in China can retire at 55 and women at 50. How completely one retires depends on the needs of the community as well as one's own needs and health. In any case, retirement is a gradual process and not a sudden withdrawal from the mainstream. Since the extended family is still in practice, adult children are legally responsible for their parents' health and welfare. Welfare funds of the community provide the childless elderly with food, clothing, shelter, medical care, and burial. Retirees are encouraged to lead active lives.

Munnichs, J.M.A., Problems of older workers in the Netherlands, in Elderly people living in Europe, Report of the European Social Research Committee, International Center for Social Gerontology, Paris, 1972.

Gerontologists interested in workers after 40 strive for people to realize that aging begins early, but, if this early label is accepted, the negative biases of society against the older worker are extended to middle-aged workers. The absolute number and proportion of older workers in the labor force have risen in the Netherlands since 1947. If work, especially machine-paced work, becomes difficult for the older worker, he will age more quickly. In the present study it was found that Dutch workers over 45 have very positive attitudes toward work. The conclusion made from analysis of data is that older workers with difficulties form a small group; for example, 36% say the pace of work is too high, while 25% feel they have to work above their own power, and only 20% become nervous and agitated by work.

Rowland, R.H., Withdrawal from the work force among persons of retirement age in the USSR: 1959-1970, Industrial Gerontology, 1975, 2, 144-154.

Males in the U.S.S.R. are eligible for retirement at 60 with 25 years service and females at 55 with 20 years service. Pensions generally vary from 50% to 100% of income. There are incentives to continue working; for example, one can collect a pension as well as work if total income does not exceed a limit. Results of this survey show a substantial withdrawal of retirement age people. Female retirement is confined mainly to agriculture, but male retirement extends to all fields. It is hard to compare U.S. and U.S.S.R. rates, but if the U.S. population is matched with Soviet retirement ages, the American retirement rate would be only one third to one half of the Soviet rate. Even comparing the regular rates, the Soviet one is somewhat higher.

Stewart, C.D., The older worker in Japan: Realities and possibilities, Industrial Gerontology, 1974, 1 (1), 60-75.

Formal retirement age in Japan is 55, and public pensions don't begin until 60. There is a strong emphasis on the younger worker, with many hired out of school each year. Still, retirement at 55 does not ordinarily mean withdrawal from work, since reduced jobs are available. A fixed system of seniority wages gives security. A network of employment services places skilled workers in new jobs. Public income-maintenance programs previously replaced only 5-25% of former income, but reforms in 1973 have doubled benefit levels. It is claimed that there is a realistic element in this early retirement: workers gracefully accept jobs with reduced responsibilities and lower pay at 55 and are spared the embarrassment and trauma common in other countries when one must step down or is fired.

Townsend, P., The older worker in the United Kingdom, in Elderly people living in Europe, Report of the European Social Research Committee, International Center for Social Gerontology, Paris, 1972.

It is projected that the dwindling percentage of over-65 workers will drop to 7% by the late 1970's. The older worker, especially the male, is vulnerable during industrial and social change. Now that the number of workers over 65 is so low, it is predicted that there will be an acceleration of withdrawal from the labor force of men 55-64. Men of this age range are vulnerable since their earnings may be lower than those of men in their thirties, and more of them have two or more weeks of sickness per year, and many more have certain degrees of incapacity.

Clay, H.M., A study of performance in relationship to age at two printing works, Journal of Gerontology, 1955, 11, 417-424.

The results of the present study demonstrate that performance of high-grade skilled work can be maintained relatively well until at least the normal retiring age. There was only a small drop in performance noticeable at about age 50. The author offers some possibilities as to how older men maintain their performance. Skills are learned young and constantly practiced, but perhaps they are not too rigid to allow some variation when necessary.

Daly, J.W., Barry, A.J., and Birkhead, N.C., The physical working capacity of older individuals, Journal of Gerontology, 1968, 23, 134-139.

In the present study, males and females whose average age was in the mid-seventies performed standard work tests on a stationary bicycle ergometer. Final workloads obtained were below those reported in previous studies on older people, but this could possibly be explained by the nature of the sample and the predetermined criteria for stopping work. 62% of men had abnormal exercise electrocardiograms and 60% had abnormal recovery ones, but there were similar performance scores by those with and without electrocardiogram abnormalities. This suggests that level of training or current activity habits influence test results more than clinical status does.

de la Mare, G.C. and Shepherd, R.D., Ageing: Changes in speed and quality of work among leather cutters, Occupational Psychology, 1958, 32, 204-209.

In leather cutting cognitive skills are predominant over manual skills. Quality of work in this field is maintained steadily until one's sixties. There is a marked drop in speed with increasing age. The data support the hypothesis that the factors of perception, organization, and decision making are the most important for slowing.

Dirken, J.M. (ed.), Functional age of industrial workers, Groningen, The Netherlands: Wolters-Noordhoff, 1972.

This monograph represents a significant contribution to industrial psychology and gerontology. The research sought to find a reliable index, or yardstick, of any worker's capacities or functional abilities. Subjects were given a series of tests. Psychological ones included psychomotor tests with emphasis on psychosensory functions. Also administered were traditional and cognitive reaction time tests and a wide range of physiological tests. Statistical analysis revealed 40 functional variables which decline with age. Clusters of items were determined, prediction formulas were derived, and a yardstick for functional age was developed. Results showed that somatic and mental aspects of aging are highly interdependent, which suggests that aging is an interdependent process influencing all subsystems simultaneously. Among the subtests on the final yardstick were semantic categorization, maximum breathing frequency, aerobic capacity, and an exercise test.

Donnelly, C.V., Executive participation in innovation as a function of age and tenure, Dissertation Abstracts International, 1974, 34 (8), 4489A.

Two basic questions are asked in the present study: (a) Are younger chief executives more innovative?, and (b) does the tenure of chief executives affect innovation? The author defines two types of innovation - "primary" if the executive is directly in charge and "secondary" if a subordinate is in charge. Results show that those under 50 are more innovative than those over 50. Primary innovations decrease with tenure, especially after four years, but secondary innovations increase with tenure.

Forssman, S., The focus is on elderly workers, International Journal of Occupational Health and Safety, 1974, 43 (6), 34-37.

Although older workers do have some reduced capability, research in work physiology shows that, in any case, only 40% of maximum capacity should be used in continuous work to avoid excessive fatigue, and normal work demands require about 20-30% of capacity. Older workers have less spare capacity, so they have trouble working at a sustained speed, adjusting to changes in the work environment, and learning new work methods, but they can compensate with experience, responsibility, capacity for precision work, low labor turnover, and low short-term absence. The author advocates three measures to help the elderly worker. Work should be adjusted to man. The worker should be kept on the job as long as possible with any necessary modifications. There should be an efficient occupational health service.

Haber, L.D., Age and capacity devaluation, Journal of Health and Social Behavior, 1970, 11, 167-182.

This article, the result of a 1966 survey, concerns the relationship between aging and disability and their effect on employment and social activity in a working age population. About a sixth of all noninstitutionalized people 18-64 are disabled, but 36% of these are between 55 and 64. The severity of disability is also related to age, and it is contended that increasing disability with age accounts for the decline in labor force participation among older workers under 65. Older disabled men place a lower evaluation on their ability to work than younger men with the same degree of incapacity, occupational background, and education. This would support the hypothesis that chronological age is a significant status characteristic.

Hall, D.T. and Mansfield, R., Relationships of age and seniority with career variables of engineers and scientists, Journal of Applied Psychology, 1975, 60, 201-210.

The authors sought to delineate career stages by examining the relationships of age and seniority with two sets of job attitudes (job involvement and intrinsic motivation), need-related variables, perceived performance and effort, and perceived organizational climate. They found, contrary to prior research, no mid-career peak in performance, and job involvement and intrinsic motivation both increased steadily with age. As the workers got older, there was a tendency for security to become more important and self-actualization less important. Three stages were outlined: age 20-34, the "trial" period of the career; 35-50, the "stabilization" or "achievement" period with high involvement; and over 50, when the main concern is not to achieve but to hold one's job. It is noted that these age-related differences may reflect not only natural developmental changes but also the results of differential treatment in various conditions in the organization. By late career, effective job motivators are good job security, recognition of one's continuing value to the organization, and health and pension benefits.

Murrell, K.F.H. and Forsaith, B., Age and the timing of movement, Occupational Psychology, 1960, 34, 275-279.

It has been suggested that the change with age in the speed of work is not caused by the slowing of muscular movement but by a decrease in decision making. The present study was designed to get evidence on the effect of age on movement elements of some industrial tasks. Results generally support past research.

Oberg, W., Age and achievement -- and the technical man, Personnel Psychology, 1960, 13, 245-259.

The article concerns the abilities of scientists and engineers as age increases. A 1953 study found that scientists make their greatest contribution by age 35 and those in most other occupations by 40, but business executives do in their late 50's. A 1958 study found most mental ability and flexibility test scores peak by 35 except for "speed and accuracy in handling numbers" which peaks at 46-50 (though more recent studies might counter these findings). One scientific company did its own research. For men doing work in research and development, highest performance was under 40, but for the engineering group, performance kept improving to 56-60, perhaps because the engineer's work is less dependent on creativeness and innate mental ability than on breadth and quality of technical experience. Policy proposals for research and development organizations include: 1) hire only young men under 30; 2) development of young scientists should be "forced"; 3) use only men under 40 on "hot projects"; and 4) lower the retirement age to encourage older scientists to seek other work.

Pollman, A.W. and Johnson, A.C., Resistance to change, early retirement and managerial decisions, Industrial Gerontology, 1974, 1, 33-41.

The older worker thrust into a new job upon encountering changes in his old job is subject to a period of adjustment. Since this period may be difficult, it was hypothesized that such workers would be more likely to accept early retirement than those remaining on a relatively familiar job. The subjects in the present study were auto workers between 60 and 65. Job changes were more likely in mechanically paced assembly line work. Changes were found to be related to the early retirement decision; indeed, early retirement was associated with the mere anticipation of job change. Older workers accepting early retirement are often highly skilled and difficult to replace. To retain these, an employer should minimize the impact of any job change, perhaps by retraining and allowing additional time for adjustment. Older workers can adjust to change but must be properly motivated and trained.

Richardson, I.M., Age and work: A study of 489 men in heavy industry, British Journal of Industrial Medicine, 1953, 10, 269-284.

Older men in coal mines and foundries did less heavy work than younger men, and the decline began in the 40's and became more rapid after that. Illness or injury was the "trigger factor" in the decline. The decision to cut down was often the result of an external suggestion by workmates or the family doctor. The author concludes that the main problem is how to permit the change to lighter work -- an adjustment to psycho-physiological strains -- without sacrificing productive skills.

Salvendy, G., Discrimination in performance assessments against the aged, Perceptual and Motor Skills, 1974, 39, 1087-1099.

The author studied any increases and decreases in performance and physiological and behavioral changes with aging. The human body's physiological efficiency for work of a freely chosen pace is highest between ages 20 and 45 while it is highest for work of an externally imposed pace between ages 45 and 65, thus implying that older workers will perform more efficiently and productively if given an external pacer. There was a significant decrease in acquisition of fine manipulative skills with advanced aging, but aging has no effect on rate of measured coordination skills.

Shephard, R.J., The working capacity of the older employee, Industrial Gerontology, 1970, 4, 49-50

Different physical characteristics decline at different ages. Aerobic power drops by age 60, and body weight increases by age 40 because of excess tissue caused by body fat. Although strength peaks in the young, there is no real decline until age 50-59, and men in their 60's have generally lost only 20% of their strength. The diminishing of fitness produces fatigue, illness, and obesity and thus increases the likeliness of industrial injuries and time lost for illness. The author views this drop in fitness as avoidable and reversible. He advocates the development of employee physical fitness programs, the costs of which would be offset by increased productivity and decreased illness.

Stagner, R., An industrial psychologist looks at industrial gerontology, Aging and Human Development, 1971, 2, 29-37.

The greatest problem in this area is the stereotype of the older worker which is held by both employers and older workers themselves. There are many common beliefs little supported by research. For instance, loss of strength, endurance, coordination, decreased visual and auditory acuity, irritability, antisocial behavior, difficulty in learning and with short-term memory, and suspiciousness are all characteristics which may not be as prevalent in the aged as thought. Advocates of older workers are devising an "efficiency index" to determine the worker's "effective age." Management should make a profile of the physical, cognitive, and personality requirements of each job and assess each worker in that job. Some assets of the older worker are punctuality, dependability, safety awareness, knowledge of the properties of machines and materials, and some skills in relating to other workers.

Taylor, R.N., Age and experience as determinants of managerial information processing and decision making performance, Academy of Management Journal, 1975, 18, 74-81.

Age has been found instrumental in determining information processing ability. It has been suggested that the dysfunctional effects of information overload affect older managers, but they compensate by adopting strategies minimizing information precessing load requirements. One such strategy is "satisficing," in which the decision maker sets a moderate standard and looks for alternatives until he finds one on this level. The present study examines the influence of age on performance in a decision making exercise for a sample of industrial managers, age 23-57, from several different rungs on the managerial ladder. There is little evidence to support the prior notion that older decision makers are less facile information processors. There was no tendency to adopt satisficing strategies; instead, they tended to seek relatively large quantities of information. Within the typical age range of managers, the only evidence of impaired information processing ability for older ones was some difficulty they had integrating information for accurate decisions. Older managers take longer to reach decisions: the tendency to seek more information may be influenced by years of experience, but there was no tendency to process information more slowly. Older ones are more accurate in diagnosing the value of information, but they are less confident of decisions. Age is a more dominant influence on performance in decision making than prior experience.

Welford, A.T., Industrial work suitable for older people: Some British studies, Gerontologist, 1966, 6, 4-9.

Studies show that, in production work in industry, speed and accuracy increase to ages 35-45, then accuracy remains high but speed declines slowly. This speed decline is less than is found in most laboratory studios, partly because workers compensate better on the job and partly because people tend to leave jobs they no longer do well. It has been shown that older workers can and do handle heavy loads, and they are more deficient in planning than in executing decisions and movements. Since changes in jobs by older workers are usually to less skilled jobs, and since fewer of these jobs are available than there are people to fill them, it seems preferable to keep the old in their jobs with any necessary modifications.

Barresi, C.M., The meaning of work: A case study of the elderly poor, Industrial Gerontology, 1974, 1 (3), 24-34.

Although some studies show that the old may continue to work past 65 for other than financial reasons, one might expect that the elderly poor would work more for extrinsic reasons because they need money. In the present study, old poor participants in a work program were asked to rank their reasons for participating. Almost 60% cited "extra income" first, and 75% cited it first or second. "Pride of accomplishment" was comparably unimportant. "Fellowship" and "useful activity" were ranked roughly the same as each other. Findings confirm the hypothesis that extrinsic rewards are more valued than intrinsic ones to the elderly poor. Programs of aid must take account of the higher importance of income to these elderly than those better off.

Powers, E.A. and Goudy, W.J., Examination of the meaning of work to older workers, Aging and Human Development, 1971, 2, 38-45.

The present study examined the meaning of work by providing a hypothetical situation of removing work from the workers' lives. It was found that preretirement age workers (50-64) were more willing to quit and accept a comfortable annuity than workers over 65. The reasons given by workers who would not quit even for the annuity were most commonly that they don't like getting something for nothing, they enjoy work, or work is an integral part of life. Workers over 65 cite the independence work gives them. No older worker cited social relationships as an impediment to quitting. It seems, thus, that to many older workers, work is not just a means of earning a living. One of the most significant findings of this study is that there were practically no significant differences between post-retirement age and preretirement age workers.

Reingold, J., Wolk, R., and Schwartz, S., A gerontological sheltered workshop: The aged person's attitudes about money, Journal of the American Geriatrics Society, 1971, 19, 315-331.

One means of employing the aged is the sheltered workshop, in this case run by a residential institution, which provides the setting, atmosphere, and structure for helping the aged work to fill social, emotional, and economic needs. The subjects in the present study ranged in age from 71 to 95 and were all residents of the sponsoring institution. Women used the money they earned by seeking to externalize feelings and appearance: they bought clothing and gifts for the family and went to the beauty parlor. Men, on the other hand, sought to satisfy themselves by personal indulgence: they bought tobacco, food and sweets, and personal accessories as well as clothing. Before working most of the subjects said they would work to pass the time, but afterwards most said they worked to earn money. Earned money gives a feeling of independence; most of the subjects did not like to accept money from others, even their children. The results show that the old can and want to work, and earning money is of primary importance to them.

Balch, B.W., The four-day week and the older workers, Personnel Journal, 1974, 53, 894-896.

Among a company's goals for changing to a four-day work week are improved productivity and reduced absenteeism and turnover; however, the evidence is clear that older workers are already superior in terms of these variables. An alternative consideration concerns whether the older worker can keep pace in a change to four ten-hour days per week. Research indicates that fatigue build-up toward the end of the day increases susceptibility to accidents, so the long day may be a physical threat in addition to the emotional threat any major change represents. On the other hand, the older worker may be freer to enjoy increased leisure time, and the four-day week opens up part-time positions so the older worker may be able to delay full retirement.

Belbin, R.M., Older people and heavy work, British Journal of Industrial Medicine, 1955, 12, 309-319.

Heavy laboring and other recognizably heavy occupations have a relatively high proportion of workers aged 45-60. After 65, those in skilled jobs have a better hold on their jobs than those in heavy unskilled jobs. The author advises that, when older people have difficulty maintaining performance, they should not be moved to lighter operations where there is more competition; rather, they should be moved away from production work. The findings in this study contradict the idea of moving older workers into lighter jobs. Improvement in level of skill offers more hope of improvement than a change to light work.

Janmaat, J.F.J., An investigation of internal job re-allocation of older workers, in Elderly people living in Europe, Report of the European Social Research Committee, International Center for Social Gerontology, Paris, 1972.

This report concerns the efforts taken in industry to give new kinds of work to older workers. It is apparent that re-allocation occurs mostly for health reasons. The solution of internal job re-allocation seems seldom applied in the Netherlands.

Kunze, K.R., Age and occupations at Lockheed-California: Versatility of older workers, Industrial Gerontology, 1974, 1, 59-64.

The author analyzed 275 job occupations at Lockheed-California. There was a correlation between kind of job and age of employee practicing it. The following were characteristics of "young" occupations: entry jobs of relatively low skill, relatively low-paying jobs, jobs requiring lifting or physical exertion, jobs not requiring variety of work experience, relatively new occupations, and hazardous positions. The following were characteristics of "old" occupations: those at least part way up the job sequence, relatively high-paying jobs, those likely to emphasize mental activity, those requiring a variety of job- and company-related experience, traditional occupations, and relatively nonhazardous occupations. Lockheed maintains counseling and placement services to employees who want to change levels of occupation. Inflexibility has been found not unique to older workers, and corrections and adjustments in placement benefit workers of all ages.

Miller, D.B. Managing for long-term technical vitality, Research Management, 1975, 18 (4), 15-19.

There are many types of obsolescence for the older worker, including technology passing his specific skills, lack of upward motivation, and a built-in bias for youth. Engineers, for example, often peak in achievement by age 35, but the author thinks this can be changed. A major solution to the problem is education since knowledge should help increase productivity. Further, one who studies regularly will adapt more easily to any changes. Generally, more senior people must see how new education will help their jobs, so training should be included as a regular part of the job. Redesigning assignments and rotation programs also contribute to maximum job-related growth and vitality. Companies should consider sabbaticals for engineers to heighten freshness.

Glamser, F.D., Determinants of a positive attitude toward retirement, Journal Gerontology, 1976, 31, 104-107.

Gerontologists have believed that a favorable preretirement attitude to retirement predicts a positive retirement experience. Research in this area has been difficult because attitudes to work and retirement have been changing in America, and past research may reflect the middle-class orientation of researchers. The present research explores the possibility that attitude to retirement can be better understood as resulting from the worker's realistic appraisal of the type of retirement experience expected rather than as a part of an individual's general value orientation's stressing the worker role. If this is true, one would expect workers who expect a good retirement experience to have a positive attitude to retirement. The data support the idea that retirement attitude is a response to the worker's individual situation.

Goudy, W.J., Powers, E.A., and Keith, P., Work and retirement: A test of attitudinal relationships, Journal of Gerontology, 1975, 30, 193-198.

The authors comment that the often suggested inverse relationship between job attitudes and retirement attitudes seems inherently defensible. Some past studies indicate this is so. Friedman and Havighurst (1954) found individuals committed to work were less willing to retire. Tuckman and Lorge (1953) found those positively anticipating retirement were more likely to report job-related difficulties. Other researchers have found that middle- and high-status workers with positive job commitment are less likely to look forward to retirement than semi-skilled workers with high job commitment. In the present study of five different occupational levels, the basic inverse relationship of job and retirement attitudes was supported for all groups, but the authors still feel the results leave the basic relationship of work and retirement attitudes unanswered. They suggest that satisfied workers viewing retirement negatively might anticipate a decrease in activity with the loss of work role. The unsatisfied worker viewing retirement negatively is perplexing, but close analysis of data indicates these workers feel the need to remain productive even if they don't like their jobs.

Jacobson, D., Willingness to retire in relation to job strain and type of work, Industrial Gerontology, 1973, 13, 65-74.

The present study was based on the hypothesis that willingness to retire varies according to the severity of job demands and degree of strain caused by physical working conditions. Results show that workers in the heavy job category were twice as likely to prefer retirement at the customary age as those in the light category. Further, the workers in heavier jobs reported lower retirement ages as "suitable" in general for their own particular jobs. Most of the workers felt "middle-aged," but many more of the heavy workers felt "old" than the light workers. In their self-appraisal of health, the light workers generally considered themselves to be in good health while heavy workers felt themselves to be in only fair health.

Jacobson, D., Rejection of the retiree role: A study of female industrial workers in their 50's, Human Relations, 1974, 27, 477-492.

Female respondents in the present study viewed retirement less favorably than males. A third of the women would work after pensionable age even if assured an adequate income without working. Both men and women overwhelmingly rejected mandatory retirement. Two thirds of the women would prefer to continue with their firm in a part-time capacity instead of being forced to retire. For women, work-based social ties were the chief correlate of desire to go on working. There was little evidence to support an earlier retirement age for women than for men.

Jaffe, A.J., Men prefer not to retire, Industrial Gerontology, 1970, 5, 1-11.

One interesting note included in this article is that those in a better financial position to retire seem to be less likely to retire after 65. However, those in the best position tend to be the best educated, so the nature of their jobs may be a major factor in this attitude.

Reno, V., Why men stop working at or before age 65 - Findings from the survey of new beneficiaries, Social Security Bulletin, 1971, 34 (6), 3-17.

For those who retire at 62, failing health was the most important reason, but under 25% of those retiring at 65 gave that reason. On the other hand, about one fifth of those 62-64 retired for job-related reasons (mostly being laid off or having their job discontinued) while 44% of those at 65 retired for job-related reasons (36% for mandatory retirement). Those aged 65 who had gone through compulsory retirement considered themselves healthier than men who had retired for other reasons. Only about 40% of those reaching mandatory retirement age wanted to retire. The level of retirement income is an important influence on willingness to accept or initiate early retirement.

Schwab, K., Early labor-force withdrawal of men: Participants and nonparticipants aged 58-63, Social Security Bulletin, 1974, 37 (8), 24-38.

Health is the reason most cited (65%) for leaving one's job between 58 and 63. Further, of those who, at the time of the study, had not worked for six years, 82% said it was because of their health. Only 17% said they retired in the 58-63 range because of "old age." Surprisingly, although social security benefits are an influence in this retirement decision, they are not the primary goal. Men whose longest-held job involved manual work were more commonly labor-force nonparticipants at this age than men with nonmanual work. The financial difference between participating and not participating at work at this age is great. In 1968, total income for nonparticipants and their wives was little more than half of that of their participating counterparts; if unmarried, the gap was nearly doubled. It seems from this evidence that neither the health nor the financial situation of most men 58-63 who have withdrawn from the labor force supports the idea that early retirement is carefree.

Glamser, F.D. and DeJong, G.F., The efficacy of preretirement preparation programs for industrial workers, Journal of Gerontology, 1975, 30, 595-600.

Preretirement programs are designed to ease the transition to and reduce the problems connected with retirement. They are advantageous to the employer since they may promote better employee relations and lessen objections to mandatory retirment. Results of the present study show that a comprehensive preretirement program can bring about favorable changes in retirement-related knowledge and behavior; group discussions are good methods for these programs.

Kalt, N.C. and Kohn, M.H., Pre-retirement counseling: Characteristics of programs and preferences of retirees, Gerontologist, 1975, 15, 179-181.

The present study sought to determine how many pharmaceutical companies have pre-retirement counseling programs and how comprehensive these programs are. The results suggest that many companies regard pre-retirement counseling as a low priority: only 23% had them, and many of these were not fully committed. Most retirees feel pre-retirement counseling is necessary; their primary areas of interest are medical insurance, the company retirement plan, and social security benefits. Still, more research in more industries is needed before one can generalize about the commitment of large organizations to pre-retirement counseling.

Manion, U.V., Issues and trends in preretirement education, Industrial Gerontology, 1974, 1 (4), 28-36.

The prime motivator in planning for retirement is the need for security. In creating the societal institution of retirement, we have developed a situation posing new responsibilities for the individual to plan not only for financial security but also for an independent life when custom and law curtail opportunities. The federal government has done little to assist in retirement planning, but some companies and universities have programs. Older workers are increasingly aware of their responsibility. They also now view pensions no longer as rewards for service but as deferred payments.

Morrison, M.H., The myth of employee planning for retirement, Industrial Gerontology, 1975, 2, 135-143.

A survey of male hourly wage earners shows that workers face serious problems in trying to plan for income security in retirement. They recognize problems but lack information and technical planning expertise. Any retirement preparation program of value must include: a) realistic economic, health, housing, and activity planning based on individual needs; b) comprehensive treatment of retirement financial planning; and c) counselors skilled in evaluating employee attitudes and expectations, securing pension benefit information, conducting a comprehensive analysis of each individual's financial situation, presenting the results clearly, and providing overall counseling.

Handzel, L., Flexible age limit, in Elderly people living in Europe, Report of the European Social Research Committee, International Center for Social Gerontology, Paris, 1972.

In the twentieth century, life expectancy has increased by 30 years, and, by 1980, 15% of the population will be over 65. In Germany, however, under 25% of employees work until 65, and the average retirement age is 53. A survey of workers showed they felt health, not age, should dictate retirement. The low percentage of wage earners over 65 in Germany (27%) is perhaps connected to the social security laws. The author proposes introducing frequent medical exams for older workers and making retirement an individual decision.

Palmore, E.B., Compulsory versus flexible retirement: Issues and facts, Gerontologist, 1972, 12, 343-348.

The idea of compulsory retirement grew with industrialization and the growth of large corporations in the 1900's. Its advocates can make many points in its favor. It is easy to administer. It prevents caprice and discrimination against individual workers (by discriminating against all!) and lets the worker know well in advance when retirement will come. It reduces unemployment by limiting the labor force. It prevents seniority and tenure from blocking promotions of younger workers, and it provides a graceful way for the older worker to retire. Opponents of compulsory retirement also have many arguments. It is discriminatory, and age alone is not an accurate indicator of ability. Flexible retirement better utilizes the skills, experience, and productive potentials of older workers and thus increases the national output. Flexible retirement also increases the income of the aged and reduces the need for income maintenance. Further, it would improve life satisfaction and longevity and reduce the resentment and animosity caused by compulsory retirement. The author proposes that, at some defined age, the promise of continued employment should end, and all seniority and additional pension credit stops. Then, individuals may continue to work and be productive at reduced cost to the employer.

Schulz, J.H., The economics of mandatory retirement, Industrial Gerontology, 1974, 1 (1), 1-10.

Smaller firms tend to have more flexible retirement policies. Mandatory retirement is less of an issue now than before because new corporate pension policies encourage early retirement which is by nature flexible. So, while two out of five males who reach mandatory retirement age still can and want to work, these represent only 7% of the total cohort of males. How beneficial mandatory retirement is to a firm depends on the relative productivity and earnings levels of the older worker and his replacement. While the older worker may have higher productivity, management may argue that it is difficult and costly to identify such workers. There is general agreement that mandatory retirement imposes economic burdens on some workers and the nation as a whole, but the evidence is not clear that it results in a net economic gain for employers. The author wonders why, with so many workers retiring early, employers cannot permit the relatively few who want to, to keep working after 65. There is a need for continuing analysis of the economic, social, and physiological impact of mandatory retirement rules. The author further believes that the social security retirement test is a greater barrier to employment than mandatory retirement since, among other things, it discourages part-time jobs.

Walker, J.W., The new appeal of early retirement, Business Horizons, 1975, 18 (3), 43-48.

This article views retirement from the businessman's perspective. Several factors motivate companies to consider attractive early retirement provisions. For instance, labor unions have been successful in liberalizing early retirement benefits. Overstaffing in management ranks can be relieved and younger people promoted. Further, companies are motivated by competition with others. In 28 companies surveyed, 75% of executives retire before 65, mostly around 62 or 63, and this level is dropping. The author contends that early retirement is seen positively by executives as a time to open new forms of activity and productivity.